

財政部中央存款保險公司 97 年新進職員甄試試題

類組：國際事務人員 (47704)

*請填寫入場通知書編號：_____

專業科目 1：英文

注意：①本試卷為一張雙面，有 10 題單選選擇題（每題 2.5 分）與 3 大題非選擇題（每題 25 分）。選擇題請選出最適當答案，答錯不倒扣；未作答者，不予計分。
②單選選擇題與申論題皆作答於答案卷上，答案卷限以藍、黑色鋼筆或原子筆於答案卷上採橫式作答，並請從答案卷內第一頁開始書寫，違反者該科酌予扣分。不必抄題但須標示題號。
③答案卷務必繳回，違者該科以零分計算。

一、閱讀測驗

第一篇：

Pincered between the US's established technical prowess and Asia's growing dynamism, the European Union has declared innovation a policy priority. Entrepreneurship is encouraged as never before. The roles of research and development and higher education are stressed.

Unfortunately, these important initiatives undervalue perhaps the most important transformation now redefining the world's innovation economy. Ingenious leading-edge users – not everyday consumers or profit-focused producers – are becoming the economic engines that drive innovation. In sectors as diverse as software, biotechnology, medical instrumentation, telecommunications and sports equipment, users are spurring growth.

Academic researchers are rapidly converging on the notion that the most effective form of user-centred innovation involves design collaborations among many, widely distributed contributors via the internet. Technology dissolves once-meaningful distinctions between “innovators” and “customers”. Policymakers must take note.

The rise of open source software as a business phenomenon rivaling SAP, Microsoft and IBM, for example, offers policymakers at the national, regional and global level a superb model and challenge. Intellectual property agreements based on compulsory licensing and code-sharing have fostered vibrant global communities that openly reveal and share their innovations. Sophisticated software users with a need for better solutions – not proprietary software developers – have been the dominant innovators here. These users have crafted intellectual property rules, informal networks and peer review mechanisms that transcend borders.

Their success has prompted a fundamental rethink of digital business models. Proprietary software incumbents have been forced to respond and adapt. Competition from open source has made them more innovative and responsive to customers.

1. What is the main issue addressed in the passage?
 - ① Crisis of digital businesses.
 - ② Innovation of the European Union.
 - ③ Users' role in innovation economy.
 - ④ Academic research and economic policy.
2. Which group of people are the most important in developing innovation economy?
 - ① Consumers.
 - ② Business investors.
 - ③ Academic researchers.
 - ④ Government policy makers.
3. What is the main idea of the 3rd paragraph?
 - ① Academic researchers disagree on the definition of definition.
 - ② The dividing line between users and innovators is disappearing.
 - ③ Policy makers are trying to redefine the value of design innovations.
 - ④ Technology helps policy makers to see the importance of research results.
4. Which of the following poses the greatest challenge for big software businesses?
 - ① Rise of open source software.
 - ② Demands of dominant innovators.
 - ③ Agreements on intellectual property.
 - ④ Accusation by sophisticated customers.
5. How has the success of the sophisticated software users influenced the current software businesses?
 - ① They have hired more competitive designers.
 - ② They have produced more digital models at lower costs.
 - ③ They have developed a new system of peer review for user response.
 - ④ They have responded more to customer needs and made necessary adjustments.

第二篇：

Judging from recent surveys, most experts in sleep behavior agree that there is virtually an epidemic of sleepiness in the nation. "I can't think of a single study that hasn't found Americans getting less sleep than they ought to," says Dr. David. Even people who think they are sleeping enough would probably be better off with more rest.

The beginning of our sleep-deficit crisis can be traced to the invention of the light bulb more than a century ago. From diary entries and other personal accounts from the 18th and 19th centuries, sleep scientists have reached the conclusion that the average person used to sleep about 9.5 hours a night. "The best sleep habits once were forced on us, when we had nothing to do in the evening down on the farm, and it was dark." By the 1950s and 1960s, that sleep schedule had been reduced dramatically, to between 7.5 and eight hours, and most people had to wake to an alarm clock. "People cheat on their sleep, and they even realize they're doing it," says Dr. David. "They think they're OK because they can get by on 6.5 hours, when they really need 7.5, eight or even more to feel ideally vigorous."

Perhaps the most merciless robber of sleep, researchers say, is the complexity of the day. Whenever pressures from work, family, friends and community mount, many people consider sleep the least expensive item on his schedule." In our society, you're considered dynamic if you say you only need 5.5 hours' sleep. If you've got to get 8.5 hours, people think you lack drive and ambition."

To determine the consequences of sleep deficit, researchers have put subjects through a set of psychological and performance tests requiring them, for instance, to add columns of numbers or recall a passage read to them only minutes earlier. "We've found that if you're in sleep deficit, performance suffers," says Dr. David. "Short-term memory is weakened, as are abilities to make decisions and to concentrate."

6. Why did people in the 18th and the 19th centuries sleep as much as 9.5 hours at night?
 - ① Because there was no electric lighting.
 - ② Because people had nothing to do in the evening.
 - ③ Because people had little drive and ambition for life.
 - ④ Because more sleep was believed to be good to health.
7. According to Dr. Davis, which of the following is true about Americans' sleep habits?
 - ① They are ideally vigorous even with very little sleep.
 - ② They often neglect the consequences of sleep deficit.
 - ③ They do not know how to get enough rest from their sleeps.
 - ④ They feel miserable though they can get by on 6.5 hours of sleep.
8. What does the 3rd paragraph mainly talk about?
 - ① The dynamic nature of American beliefs.
 - ② The average amount of sleep among Americans.
 - ③ The reason why Americans suffer from sleep deficit.
 - ④ The influence of work, family and friends on one's sleep habits.
9. According to Dr. Davis, how much sleep should an average modern man get?
 - ① Just enough to maintain one's daily schedule.
 - ② As much as it takes to improve one's memory.
 - ③ Enough to be considered dynamic and energetic by other people.
 - ④ As much as is necessary to feel energetic and perform adequately.
10. What is the purpose of the passage?
 - ① To explain the complexity of modern life.
 - ② To determine the consequences of sleep deficit.
 - ③ To argue for the importance of having enough sleep.
 - ④ To show the process of conducting a sleep deficit experiment.

題目一：(請將下列英文句子翻譯為中文)

- (1) High oil price brings about drastic effect not only on global economy, but also on international politics. In the tight oil market where the price remains record levels, the balance of global power between oil exporting and oil importing countries begins to shift significantly. 【10 分】
- (2) On the one hand, the empowering of energy-rich nations is often perceived to pose some sort of threat to international stability or to the west. On the other hand, major oil importing countries, anxious to secure supplies of energy essential for domestic economic growth, will begin to compete in a damaging way for influence in oil exporting regions. 【15 分】

題目二：(請將下列中文句子翻譯為英文)

- (一) 越南近來之所以能夠成功吸引外國投資，很大程度上源自於對其經濟及政治穩定的預期。
- (二) 通膨的加速、勞動力不穩定情況加劇以及房地產泡沫化，可能侵蝕這個共產國家作為投資標的之吸引力。

題目三：(請閱讀以下的短文，並以英文回答其後的問題。)

A professor at a well-known business school was recently grading papers for a required ethics course. In two of the papers he saw obvious signs of plagiarism(抄襲；剽竊). Before escalating the problem, the professor e-mailed his entire class saying that the guilty parties could avoid sanction by coming forward now. He received eight e-mails, in addition to the two he had already spotted, admitting to cheating.

Such stories bolster the academic research that suggests business students, both at graduate and undergraduate level, are more inclined to cheat than students in other disciplines. Critics of business and business education leap on such findings to say that this explains **Enron, dodgy hedge funds and crooked sub-prime mortgage lenders**. They even say the whole system is built on fraud.

問題：

(一) 本文主要討論的議題是甚麼？【5分】

(二) 最後一句中所提的 Enron, dodgy hedge funds and crooked sub-prime mortgage lenders 指的各是甚麼事例?請簡短說明。【10分】

(三) 你個人是否認同作者的意見?具體原因為何？【10分】